Case 17-13502 Doc 1 Filed 04/28/17 Entered 04/28/17 15:56:02 Desc Main Document Page 1 of 47

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

rt 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You	r full name		
		Michael	
pictu exar	ure identification (for mple, your driver's	First name	First name
licer	ise or passport).	Middle name	Middle name
Bring	g your picture	Green	
mee	ting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
your num Indi Iden	r Social Security aber or federal vidual Taxpayer tification number	xxx-xx-1231	
	You Write your pictu exar licer Bring iden mee	Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee. Green Last name and Suffix (Sr., Jr., II, III) All other names you have used in the last 8 years Include your married or maiden names. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number About Debtor 1: Michael First name Green Last name and Suffix (Sr., Jr., II, III)

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Case number (if known) Debtor 1 Michael Green

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	7147 S St Lawrence Street	If Debtor 2 lives at a different address:
		Chicago, IL 60619 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Case number (if known) Debtor 1 Michael Green

Par	Tell the Court About	Your Bar	nkruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are			orief description of each, see go to the top of page 1 and c			C. § 342(b) for Individu	uals Filing for Bankruptcy
	choosing to file under	☐ Chapter 7						
		☐ Cha	apter 11					
		☐ Cha	hapter 12					
		■ Cha	apter 13					
8.	How you will pay the fee	_ a o	bout how yo	entire fee when I file my pour may pay. Typically, if you a attorney is submitting your paddress.	are paying	the fee yourself, y	ou may pay with cash	n, cashier's check, or money
				the fee in installments. If y	ou choos	e this option, sign	and attach the Applica	ation for Individuals to Pay
			•	e in Installments (Official For	,	this antion only if	vov are filing for Char	stor 7. Du laur a judga mar
				It my fee be waived (You ma uired to, waive your fee, and				of the official poverty line that
				ur family size and you are una on to Have the Chapter 7 Filir				
		u	по пррпоше	in to have the chapter in this	19 1 00 110	arvou (Omoiai i Om	r 100b) and me it with	your pounors.
9.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.						
			District	Northern District of Illinois	When	12/14/16	Case number	16-39297
				Northern District of				
			District	Illinois	When	5/18/16	Case number	16-16843
			District		When		Case number	
10	Are ony bankruntov							
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor				Relationship to y	/ou
			District		When		Case number, if	known
			Debtor				Relationship to y	/ou
			District		When		Case number, if	known
11.	Do you rent your	■ No.	Go to I	ine 12.				
	residence?	☐ Yes.	. Has yo	ur landlord obtained an evict	ion judgm	ent against you an	d do you want to stay	in your residence?
				No. Go to line 12.	. •	•	•	
				Yes. Fill out <i>Initial Statemen</i> bankruptcy petition.	nt About ar	n Eviction Judgmei	nt Against You (Form	101A) and file it with this

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Document Page 4 of 47 Case number (if known) Debtor 1 Michael Green Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own perishable goods, or

Number, Street, City, State & Zip Code

Where is the property?

livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Michael Green Page 5 of 47

Case number (if known)

Part 5: Explain

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Michael Green		Document	Page 6 01 47	Case number (if kr	nown)
Part	6: Answer These Questi	ions for Reno	rting Purnoses			
	What kind of debts do you have?	16a. Are				n 11 U.S.C. § 101(8) as "incurred by an
			No. Go to line 16b.		•	
			Yes. Go to line 17.			
			e your debts primarily business ney for a business or investment			
			No. Go to line 16c.			
			Yes. Go to line 17.			
		16c. Sta	te the type of debts you owe that	are not consumer deb	ts or business del	ots
17.	Are you filing under Chapter 7?	■ No. I ar	n not filing under Chapter 7. Go to	o line 18.		
Do you estimate that after any exempt Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and adra are paid that funds will be available to distribute to unsecured creditors?					s excluded and administrative expenses	
property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?			No			
			Yes			
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	I	□ 1,000-5,000 □ 5001-10,000 □ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000
10	How much do you		00	☐ #4 000 004 #40 w	'''	П фгоо ооо оод - фд БШС-
13.	estimate your assets to	□ \$0 - \$50,0 □ \$50,001 -		□ \$1,000,001 - \$10 mi □ \$10,000,001 - \$50 ı		□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion
	be worth?	■ \$100,001 □ \$500,001	- \$500,000	□ \$50,000,001 - \$100 □ \$100,000,001 - \$50	million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
20.	How much do you estimate your liabilities to be?	\$0 - \$50,0 \$50,001 - \$100,001	\$100,000 - \$500,000	□ \$1,000,001 - \$10 mi □ \$10,000,001 - \$50 ι □ \$50,000,001 - \$100 □ \$100,000,001 - \$500	million million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion
		\$500,001	- \$1 million	<u> </u>	O ITIIIIIOIT	Wille than \$50 billion
Part						
For	you	I have exami	ned this petition, and I declare un	der penalty of perjury tl	hat the information	n provided is true and correct.
			en to file under Chapter 7, I am a Code. I understand the relief ava			er Chapter 7, 11,12, or 13 of title 11, to proceed under Chapter 7.
			represents me and I did not pay ave obtained and read the notice			attorney to help me fill out this
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519 and 3571.					
		/s/ Michael Michael Gre Signature of I	een	Signat	ure of Debtor 2	
		Executed on	April 28, 2017 MM / DD / YYYY	Execu	ted on MM / DD)/YYYY

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Debtor 1 Michael Green Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Bennie	W Fernandez	Date	April 28, 2017
Signature of	Attorney for Debtor		MM / DD / YYYY
Bennie W	Fernandez		
Printed name			
Fernandez	z & Associates		
108 Madis	on		
Oak Park,	**·		
Number, Street,	City, State & ZIP Code		
Contact phone	708-386-1812	Email address	bennie161@sbcglobal.net
D	1-1-		
Bar number & St	iaie		

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		Document	Page 8 of 47	
Fill in this infor	mation to identify your	case:		
Debtor 1	Michael Green			
	First Name	Middle Name	Last Name	_
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	-
United States Bankruptcy Court for the:		NORTHERN DISTRICT OF IL	LINOIS	-

☐ Check if this is an amended filing

Official Form 106Sum

Case number (if known)

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

		Your a	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	113,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	10,000.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	123,000.00
Ра	rt 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	14,449.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	9,600.00
	Your total liabilities	\$	24,049.00
Pa	rt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,257.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,887.00
Pa	rt 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

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Debtor 1 Michael Green Document Page 9 of 47

Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$_

\$ 0.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	l claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Ca	ise 17-13502	Document	Page 10 of 47	17 15.50.02	Desci	viairi
Fill in this inform	mation to identify your	case and this filing:				
Debtor 1	Michael Green	Middle Menne	LastMana			
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT OF ILLI	INOIS			
Case number _			_			Check if this is an amended filing
Schedul In each category, s think it fits best. B	se as complete and accura	pe items. List an asset only once. If ate as possible. If two married people	le are filing together, both are	equally responsible f	or supplyi	ng correct
Information. If mor Answer every ques		a a separate sheet to this form. On th	ne top of any additional pages	s, write your name and	case num	iber (if Known).
Part 1: Describe	Each Residence, Building	g, Land, or Other Real Estate You O	wn or Have an Interest In			
1. Do you own or I	have any legal or equitabl	le interest in any residence, building	g, land, or similar property?			
☐ No. Go to Par	t 2.					
Yes. Where i	s the property?					
1.1		What is the propert	ty? Check all that apply			
5741 S Wi	inchester	Single-family		Do not deduct secure		

1				What is the property? Check all that apply		
	41 S Winche et address, if avail		scription	Single-family home Duplex or multi-unit building Condominium or cooperative		laims or exemptions. Put ed claims on Schedule D: ims Secured by Property.
Ch	icago	IL State	60636-0000 ZIP Code	☐ Manufactured or mobile home☐ Land☐ Investment property	Current value of the entire property? \$113,000.00	Current value of the portion you own?
				☐ Timeshare ☐ Other Who has an interest in the property? Check one ☐ Debtor 1 only		your ownership interest nancy by the entireties, or
Cou	nty			 □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another 	Check if this is cor	nmunity property
				Other information you wish to add about this ite property identification number: Debtor owns 1/9th of the interest in sa	•	

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......=>

\$113,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Deb	tor 1 Mich	ael Green		Document	Page 11 of 47	Case number (if known)	
3. C a	ars, vans, tru	cks, tractors,	sport utility vel	hicles, motorcycles			
	No						
	Yes						
3.1		lercury		Who has an interest in th	ne property? Check one		cured claims or exemptions. Put secured claims on <i>Schedule D:</i>
	WOUCI	lariner		Debtor 1 only			ve Claims Secured by Property.
		010	404000	Debtor 2 only		Current value of	
	Approximate Other informate		184000	☐ Debtor 1 and Debtor 2 ☐ At least one of the debter	•	entire property?	portion you own?
	Other informs	dilori.		At least one of the debi	tors and another		
				Check if this is comm (see instructions)	nunity property	\$9,000	9,000.00
5 A .p	ages you hav	e attached fo	or Part 2. Write t	n for all of your entries f			\$9,000.00
			and Household Ite		ving itomo?		Current value of the
ро у	ou own or na	ave any legal	or equitable int	erest in any of the follow	ving items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
] No	or appliances,		china, kitchenware			
	Yes. Describ	be					
		Mi	isc Household	l Items			\$500.0
E		uding cell pho		eo, stereo, and digital equi edia players, games	pment; computers, prin	ters, scanners; music c	collections; electronic devices
8. C c	ollectibles of	value	rines; paintings, į	prints, or other artwork; bo	ooks, pictures, or other a	art objects; stamp, coin	, or baseball card collections;
	No		memorabilia, col	lectibles			
_	Yes. Describ	∪ e					
E	mus		hic, exercise, an	d other hobby equipment;	bicycles, pool tables, g	olf clubs, skis; canoes	and kayaks; carpentry tools;
	No Yes. Describ	oe					
	•	stols, rifles, sh	otguns, ammunit	ion, and related equipmer	nt		
	No Yes. Descrit	be					

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Official Form 106A/B Schedule A/B: Property page 2

Document Page 12 of 47 Case number (if known) Debtor 1 Michael Green 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$500.00 Misc Wearing Apparel 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,000.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No □ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ■ No ☐ Yes..... Institution name: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ■ No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No

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Doc 1

Filed 04/28/17

Entered 04/28/17 15:56:02

Desc Main

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Case number (if known) Document Debtor 1 Michael Green ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value: 32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

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Case number (if known) Document Debtor 1 Michael Green ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$0.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$113,000.00 56. Part 2: Total vehicles, line 5 \$9,000.00 57. Part 3: Total personal and household items, line 15 \$1,000.00 58. Part 4: Total financial assets, line 36 \$0.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... Copy personal property total \$10,000.00 \$10,000.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$123,000.00

Official Form 106A/B Schedule A/B: Property page 5

Case 17-13502 Doc 1 Filed 04/28/17 Entered 04/28/17 15:56:02 Desc Main Page 15 of 47 Document Fill in this information to identify your case: Debtor 1 Michael Green Middle Name First Name Last Name Debtor 2 Middle Name First Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106C Schedule C: The Property You Claim as Exempt 4/16 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B 2010 Mercury Mariner 184000 miles 735 ILCS 5/12-1001(c) \$2,400.00 \$9,000.00 Line from Schedule A/B: 3.1 100% of fair market value, up to any applicable statutory limit Misc Household Items 735 ILCS 5/12-1001(b) \$500.00 \$500.00 Line from Schedule A/B: 6.1 100% of fair market value, up to any applicable statutory limit Misc Wearing Apparel 735 ILCS 5/12-1001(a) \$500.00 \$500.00 Line from Schedule A/B: 11.1 100% of fair market value, up to any applicable statutory limit

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

■ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

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		Docume	ent Page 16 of 47	
Fill in this info	rmation to identify your	case:		
Debtor 1	Michael Green			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an amended filing
Official For Schedule		Who Have Clai	ms Secured by Property	12/15
	he Additional Page, fill it ou		g together, both are equally responsible for supplying ttach it to this form. On the top of any additional pa	

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column B Column C Column A 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As Amount of claim Value of collateral Unsecured much as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports this portion value of collateral. claim If any Santander Consumer 2.1 \$14,449.00 \$9,000.00 \$0.00 Describe the property that secures the claim: USA Creditor's Name 2010 Mercury Mariner 184000 miles As of the date you file, the claim is: Check all that Po Box 961245 Ft Worth, TX 76161 ☐ Contingent Number, Street, City, State & Zip Code ■ Unliquidated ☐ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured ■ Debtor 1 only car loan) Debtor 2 only Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit ☐ Check if this claim relates to a ☐ Other (including a right to offset) community debt Opened 02/15 Last Active

Part 2: List Others to Be Notified for a Debt That You Already Listed

If this is the last page of your form, add the dollar value totals from all pages.

Add the dollar value of your entries in Column A on this page. Write that number here:

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Last 4 digits of account number

1000

\$14,449.00

\$14,449.00

Date debt was incurred 10/05/16

Write that number here:

1. Do any creditors have claims secured by your property?

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Fill in this	information to identify your		1 000 ±			
Debtor 1	Michael Green					
DCDIOI 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filir	ng) First Name	Middle Name	Last Name			
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT OF ILLI	NOIS			
Case numb	ber					
(if known)					□ C	heck if this is an
					ar	mended filing
Official	Form 106E/F					
		ho Have Unsecured (Claima			12/15
		e Part 1 for creditors with PRIORITY		2. 4.0 for any 1% and 1% NON	DDIODITY .I'	
name and ca	ase number (if known). List All of Your PRIORITY Un		ort in a Part, o	do not file that Part. On the to	p of any addit	ional pages, write your
_ ′	creditors have priority unsecure	d claims against you?				
	Go to Part 2.					
☐ Yes.						
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims				
3. Do any	creditors have nonpriority unsec	cured claims against you?				
□ No.`	You have nothing to report in this pa	art. Submit this form to the court with y	our other sche	edules.		
Yes.						
unsecur	ed claim, list the creditor separately	aims in the alphabetical order of the y for each claim. For each claim listed, ist the other creditors in Part 3.lf you ha	identify what t	ype of claim it is. Do not list cla	ims already incl	luded in Part 1. If more
						Total claim
4.1 Af	ni	Last 4 digits of acco	unt number	4705		\$0.00
	npriority Creditor's Name Box 3427	When was the debt i	nourrod?	Opened 04/16		
	oomington, IL 61702	When was the debt i	ncurreur	Opened 04/10		
	mber Street City State Zlp Code	As of the date you fil	e, the claim i	s: Check all that apply		
Wh	no incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and and	other Type of NONPRIORI	TY unsecured	d claim:		
	Check if this claim is for a comm	munity				
del				ration agreement or divorce that	at you did not	
	the claim subject to offset?	report as priority claim		g plans, and other similar debts	•	
	No Yes	·	•	g plans, and other similar debt Attornev Comcast	,	
1 1	res	Other Specify	villection i	AUDITIEV GOIIICASI		

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Debtor 1 Michael Green Case number (if know) \$2,400.00 4.2 City of Chicago Last 4 digits of account number Nonpriority Creditor's Name Department of Revenue When was the debt incurred? P.O. Box 88292 Chicago, IL 60680-1292 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 Comcast Last 4 digits of account number \$400.00 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 3002 Southeastern, PA 19398-3002 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 **Holy Cross** Last 4 digits of account number \$1,500.00 Nonpriority Creditor's Name When was the debt incurred? 2701 W 68h Street Chicago, IL 60629 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

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Debtor	1 Michael C	Green		Case n	number (if kno	ow)	
4.5	Internal Rev	venue Service	Last 4 digits of account number				\$5,000.00
	P.O. Box 21		When was the debt incurred?				=
-		City State Zlp Code	As of the date you file, the claim	is: Check	all that apply	,	
Who incurred the debt? Check one.							
	Debtor 1 on	ly	☐ Contingent				
	Debtor 2 on	ly	☐ Unliquidated				
	Debtor 1 an	d Debtor 2 only	☐ Disputed				
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
		s claim is for a community	☐ Student loans				
	debt	bject to offset?	Obligations arising out of a separe report as priority claims	aration ag	reement or di	vorce that you did not	
	No	bject to onset?	Debts to pension or profit-sharin	na plane	and other sim	ilar dobts	
	Yes		Other. Specify				_
4.6	TCF Bank &		Last 4 digits of account number				\$300.00
	Nonpriority Cree P.O. Box 12	270	When was the debt incurred?				_
	Number Street	s, MN 55480 City State Zlp Code	As of the date you file, the claim	is: Check	all that apply	,	
	Debtor 1 on	the debt? Check one.	☐ Contingent				
	Debtor 2 on	ly	☐ Unliquidated				
	Debtor 1 an		Disputed				
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	_	s claim is for a community	☐ Student loans				
	debt	·	☐ Obligations arising out of a sepa	aration ag	reement or di	vorce that you did not	
	_	bject to offset?	report as priority claims				
	No		Debts to pension or profit-sharing				
	Yes		Other. Specify				_
Part 3:	List Others	s to Be Notified About a Deb	t That You Already Listed				
is tryir have r notifie	ng to collect from one of the for any debts	m you for a debt you owe to sor creditor for any of the debts that in Parts 1 or 2, do not fill out or		Parts 1	or 2, then lis	t the collection agenc	y here. Similarly, if you
Part 4:		mounts for Each Type of Un					
	the amounts of If unsecured cla		ns. This information is for statistical i	eporting	purposes or	nly. 28 U.S.C. §159. Ad	d the amounts for each
						Total Claim	
	6a.	Domestic support obligations		6a.	\$	0.00)
	Total						_
from P	aims art 1 6b.	Taxes and certain other debts	you owe the government	6b.	\$	0.00)
	6c.	Claims for death or personal in	njury while you were intoxicated	6c.	\$	0.00	
	6d.	Other. Add all other priority unse	cured claims. Write that amount here.	6d.	\$	0.00	
	6e.	Total Priority. Add lines 6a thro	ugh 6d.	6e.	\$	0.00	<u></u>
						Tatal Claim	
	6f.	Student loans		6f.	\$	Total Claim 0.00)
	Total					2.00	=
cla from Pa	aims art 2 6g.	Obligations arising out of a se	paration agreement or divorce that			<u>.</u>	
		you did not report as priority of	laims	6g.	\$	0.00	
	6h.	Debts to pension or profit-sha	ring plans, and other similar debts	6h.	\$	0.00	j

Other. Add all other nonpriority unsecured claims. Write that amount

here.

9,600.00

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Page 20 of 47 Case number (if know) Debtor 1 Michael Green

Total Nonpriority. Add lines 6f through 6i.

9,600.00

Document Fill in this information to identify your case: Debtor 1 **Michael Green** Middle Name First Name Last Name Debtor 2 First Name Middle Name (Spouse if, filing) Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the o	contract or lease	State what the contract or lease is for
2.1					
	Name				_
					_
	Number	Street			
	City		State	ZIP Code	_
2.2	City		State	ZIP Code	
2.2	Maria				_
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	Number	Sireet			
	City		State	ZIP Code	_
2.4	Oity		Otato	ZII Oodc	
2.4	Name				_
	ivame				
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			_
	MULLIDEL	Succi			
	City		State	ZIP Code	_
	Oity		Otate	ZII OUUG	

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		Docume	ent Page 22 c	of 47
Fill in this	information to identify your	case:		
Debtor 1	Michael Green			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, fili	ng) First Name	Middle Name	Last Name	
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case num	ber			
(if known)				☐ Check if this is an
				amended filing
Officia	l Form 106H			
	lule H: Your Cod	lahtars		12/15
Scried	iule II. Toul Cou	EDIOIS		12/15
	and case number (if known you have any codebtors? (If	,		as a codebtor.
■ No	6			
	hin the last 8 years, have you na, California, Idaho, Louisiana			y? (Community property states and territories include ington, and Wisconsin.)
	Go to line 3. s. Did your spouse, former spo	use, or legal equivalent liv	e with you at the time?	
in line Form	2 again as a codebtor only	if that person is a guarar	ntor or cosigner. Make	if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Officia 16G). Use Schedule D, Schedule E/F, or Schedule G to fi
	Column 1: Your codebtor Name, Number, Street, City, State and 2	IIP Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				Cohodulo D. lino
	Name			□ Schedule D, line □ Schedule E/F, line
				☐ Schedule G, line
-	Number Street			_
	City	State	ZIP Code	
3.2				☐ Schedule D, line
	Name			☐ Schedule E/F, line
				☐ Schedule G, line
-	Number Street			_
	City	State	ZIP Code	

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Eill	in this information to identify your ca	ase:							
	btor 1 Michael Gre								
	btor 2 buse, if filing)								
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS						
	se number nown)		-				ed filing ent show	ving postpetition	
\circ	fficial Form 106I							e following date:	•
	chedule I: Your Inc	ome				MM / DD/`	/YYY		12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. The describe Employment	r spouse is not filing w	ith you, do not includ	de infori	natio	n about your sp	ouse. If	more space is	needed,
1.	Fill in your employment information.		Debtor 1			Debtor	2 or non	-filing spouse	
	If you have more than one job,	Employment status	☐ Employed	☐ Emp	oyed				
	attach a separate page with information about additional	Employment status	■ Not employed			☐ Not €	mployed	I	
	employers.	Occupation	Driver						
	Include part-time, seasonal, or self-employed work.	Employer's name							
	Occupation may include student or homemaker, if it applies.	Employer's address							
		How long employed t	here?						
Pai	Give Details About Mor	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	eport for	any I	ine, write \$0 in the	space.	Include your no	n-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	n for all e	mplo	yers for that pers	on on the	e lines below. If	you need
						For Debtor 1		Debtor 2 or filing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,	•		2.	\$	0.00	\$	N/A	-
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$_	N/A	-
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	0.00	\$_	N/A	

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Debte	or 1	Michael Green		-		Case	number (if kr	nown)				
						Foi	r Debtor 1			Debtor		
	Cop	y line 4 here		4.		\$_	C	0.00	\$_		N/A	_
5.	List	all payroll deduct	tions:									
	5a. 5b.		and Social Security deductions tributions for retirement plans	5a 5l		\$_ \$		0.00	\$_ \$		N/A N/A	_
	5c.	Voluntary contr	ibutions for retirement plans	50	c.	\$	(0.00	\$_		N/A	_
	5d.	Required repay	ments of retirement fund loans	50	d.	\$	C	0.00	\$		N/A	_
	5e.	Insurance		56	e.	\$	C	0.00	\$		N/A	
	5f.	Domestic support	ort obligations	5f		\$_		0.00	\$		N/A	_
	5g.	Union dues		50		\$_		0.00	\$_		N/A	_
	5h.	Other deduction		_	h.+	\$_		0.00	_		N/A	-
6.			ctions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_		0.00	\$_		N/A	-
7.	Cald	culate total month	ly take-home pay. Subtract line 6 from line 4.	7.		\$_		0.00	\$_		N/A	=
8.	List 8a.	Net income from profession, or factor a statement	ent for each property and business showing gross y and necessary business expenses, and the total	88	a	\$	C	0.00	\$		N/A	
	8b.	Interest and div		81		\$-		0.00	\$-		N/A	_
	8c.	Family support regularly receiv Include alimony,	payments that you, a non-filing spouse, or a dependent			*_ \$		0.00	\$		N/A	_
	8d.	Unemployment		80		\$	2,257		\$_		N/A	_
	8e.	Social Security	•	86		\$		0.00	\$_		N/A	_
	8f.	Include cash ass that you receive, Nutrition Assistan Specify:	ent assistance that you regularly receive sistance and the value (if known) of any non-cash assistance such as food stamps (benefits under the Supplemental nce Program) or housing subsidies.	8f		\$_		0.00	\$		N/A	_
	8g.	Pension or retir		80		\$_		0.00	\$_		N/A	_
	8h.	Other monthly i	ncome. Specify:	_ 81	h.+	\$_	C	0.00	+ \$_		N/A	_
9.	Add	all other income.	Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [\$	2,257	7.00	\$_		N/A	A
10	Cald	culate monthly inc	come. Add line 7 + line 9.	10.	\$		2,257.00	+ \$		N/A	= \$	2,257.00
		•	10 for Debtor 1 and Debtor 2 or non-filing spouse.				2,207.00					2,207.00
	Incluothe Do r Spe	ude contributions from the friends or relative not include any amounts:	ounts already included in lines 2-10 or amounts that are not	dep avail	labl	le to	pay expens	es listo	ed in 3	11.	e <i>J</i> . +\$	0.00
12.		e that amount on th	e last column of line 10 to the amount in line 11. The res ne Summary of Schedules and Statistical Summary of Certai							12.	\$	2,257.00
13.	Do y	/ou expect an inc No.	rease or decrease within the year after you file this form	?							Combi month	ned y income
	•	Yes. Explain:	The Debtor is employed with the City of Chicago over the course of a year. The Debtors average in once it is averaged for the course of the year due The Debtors last four years of taxes indicate the	nco e to	me the	e mo e tin	nthly is a ne in whic	ctual	ly be deb	\$1,864 tor is n	.81 per	month

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Fill	in this information to identify y	our case:					
Deb	tor 1 Michael Gre	en			Che □	eck if this is: An amended filing	
	tor 2					A supplement shown 13 expenses as of	wing postpetition chapter the following date:
, ,	ed States Bankruptcy Court for th	e: NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e numbe r						
1	nown)						
Of	fficial Form 106J				-		
Sc	chedule J: Your	Exper	nses				12/15
info	as complete and accurate a ormation. If more space is n nber (if known). Answer eve	eeded, atta	ch another sheet to this				
Par	Describe Your Hous Is this a joint case?	ehold					
١.	■ No. Go to line 2.						
	☐ Yes. Does Debtor 2 live	in a separ	ate household?				
	☐ No ☐ Yes. Debtor 2 mo	ust file Offic	al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of Del	btor 2.	
2.	Do you have dependents?	■ No					
	Do not list Debtor 1 and Debtor 2.	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the dependents names.						□ No □ Yes
	асренаеть натез.					_	□ Yes
							☐ Yes
							□ No □ Yes
							□ No
2	Da wawa awaanaa in alada						☐ Yes
3.	Do your expenses include expenses of people other	than 🗖	No				
	yourself and your depend	ents? □	Yes				
Est	t 2: Estimate Your Ongo imate your expenses as of penses as of a date after the plicable date.	our bankr	uptcy filing date unless y				
the	lude expenses paid for with value of such assistance a ficial Form 106l.)	non-cash nd have ind	government assistance in cluded it on <i>Schedule I:</i> Y	f you know our Income		Your exp	enses
(
4.	The rental or home owner payments and any rent for t			nclude first mortgag	e 4.	\$	850.00
	If not included in line 4:						
	4a. Real estate taxes				4a.	·	0.00
	4b. Property, homeowner4c. Home maintenance, r				4b. 4c.	·	0.00
	4d. Homeowner's associa				4d.		0.00
5.	Additional mortgage payn	ents for v	our residence, such as ho	me equity loans	5.	\$	0.00

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Deb	otor 1	Michael	Green	Case no	uml	ber (if known	
6.	Utiliti	ioe.					
0.	6a.		heat, natural gas	6	a.	\$	150.00
	6b.		wer, garbage collection		b.	\$	0.00
	6c.		e, cell phone, Internet, satellite, and cable services		c.	\$	0.00
	6d.	Other. Spe			d.	· —	0.00
7.	Food		ekeeping supplies		7.	\$	352.00
8.			children's education costs		8.	\$	0.00
9.	Cloth	ning, laund	ry, and dry cleaning		9.	\$	80.00
10.	Perso	onal care p	products and services	1	0.	\$	100.00
11.	Medi	cal and der	ntal expenses	1	1.	\$	25.00
12.	Trans	sportation.	Include gas, maintenance, bus or train fare.		_	_	400.00
			ar payments.		2.	·	130.00
			clubs, recreation, newspapers, magazines, and b		3.	·	0.00
14.			ributions and religious donations	1	4.	\$	0.00
15.	Insur		surance deducted from your pay or included in lines	4 or 20			
		Life insura		4 01 20.	a	\$	0.00
		Health ins		15		· —	0.00
		Vehicle ins		15			200.00
			rance. Specify:	15		· —	0.00
16			clude taxes deducted from your pay or included in li		u.	Ψ	0.00
	Speci		iolade taxes deducted from your pay or inoladed in in		6.	\$	0.00
17.			ease payments:			_	
			ents for Vehicle 1	17		· —	0.00
			ents for Vehicle 2	17		·	0.00
		Other. Spe	-			·	0.00
40		Other. Spe		17	d.	\$	0.00
18.			of alimony, maintenance, and support that you or your pay on line 5, Schedule I, Your Income (Offi		8.	\$	0.00
19.			s you make to support others who do not live wit	oiai i oi iii 1001 <i>j</i> .		\$	0.00
	Speci		7	•	9.	·	3.33
20.			erty expenses not included in lines 4 or 5 of this	form or on Schedule I:	Yo	our Income	
	20a.	Mortgages	s on other property	20	a.	\$	0.00
	20b.	Real estat	e taxes	20	b.	\$	0.00
	20c.	Property, I	homeowner's, or renter's insurance	20			0.00
			nce, repair, and upkeep expenses	20	d.	\$	0.00
			er's association or condominium dues	20	e.	\$	0.00
21.	Othe	r: Specify:		2	1.	_+\$	0.00
22.	Calcı	ulate vour i	monthly expenses				
		-	through 21.			\$	1,887.00
			2 (monthly expenses for Debtor 2), if any, from Office	al Form 106J-2		\$	
			a and 22b. The result is your monthly expenses.			\$	1,887.00
							1,507.00
23.			monthly net income.	00		•	
		, ,	12 (your combined monthly income) from Schedule				2,257.00
	23b.	Copy your	monthly expenses from line 22c above.	23	b.	\$	1,887.00
	23c.	Subtract y	our monthly expenses from your monthly income.				
		The result	is your monthly net income.	23	c.	\$	370.00
24	Do ve	ou expect a	an increase or decrease in your expenses within	the year after you file th	his	form?	
	For ex	kample, do yo	ou expect to finish paying for your car loan within the year or				crease or decrease because of a
			terms of your mortgage?		•	-	
	■ No	0.					
	□Y€	es.	Explain here:				

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Fill in this info	ormation to identify your	case:			
Debtor 1	Michael Green				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
	<u>rm 106Dec</u> ation About a	n Individual	Debtor's Sci	hadulas	
Declara	alion About a	III IIIUIVIUUAI	Depioi 5 3c	nedules	12/15
ŕ	. 18 U.S.C. §§ 152, 1341, 1 ign Below	519, and 3571.			
Did you	pay or agree to pay some	one who is NOT an attorr	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes	. Name of person			Attach Bank	kruptcy Petition Preparer's Notice,
_	•			Declaration,	, and Signature (Official Form 119)
	nalty of perjury, I declare are true and correct.	that I have read the sumr	mary and schedules filed	I with this declaratio	on and
X /s/ M	ichael Green		X		
	ael Green		Signature of D	Debtor 2	
Signa	ture of Debtor 1				
Date	April 28, 2017		Date		

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Fill	in this inforn	nation to identify you	r case:			
Deb	tor 1	Michael Green	Middle News	LastNama		
Deh	otor 2	First Name	Middle Name	Last Name		
	use if, filing)	First Name	Middle Name	Last Name		
Unit	ed States Ba	nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Cas (if kn	e number					Check if this is an mended filing
Sta Be a infor	s complete a	of Financial and accurate as possiore space is needed,	attach a separate sheet to	re filing together, both are	ankruptcy equally responsible for sup y additional pages, write you	
num Par	<u> </u>	n). Answer every ques Petails About Your Ma	stion. irital Status and Where You	Lived Before		
		current marital statu	s?			
	☐ Married■ Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>i</i> .	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	■ No □ Yes. Ma	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Par	Explai	n the Sources of You	r Income			
4.	Fill in the total	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receiv	all businesses, including part-		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	last calenda nuary 1 to De	r year: cember 31, 2016)	■ Wages, commissions, bonuses, tips	\$23,370.62	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Page 29 of 47 Document Case number (if known) Debtor 1 Michael Green Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$30,955.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a business ☐ Operating a business For the calendar year: \$8,723.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. (before deductions each source Describe below. (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony, Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7.

Creditor's Name and Address

□ Yes

Dates of payment

attorney for this bankruptcy case.

Total amount paid

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

> Amount vou still owe

Was this payment for ...

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Case number (if known) Document Debtor 1 Michael Green

Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	rtners; relatives of any gen control, or owner of 20% o	eral partners; partner or more of their voting	erships of which yo g securities; and a	ou are a genera ny managing a	al partner; corporations agent, including one for
_ 110					
. ,					
Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
insider?		ments or transfer a	any property on a	ccount of a d	ebt that benefited an
■ No □ Yes. List all payments to an insider					
Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		this payment ditor's name
		Pana			
t 4: Identify Legal Actions, Repossession	is, and Foreclosures				
☐ Yes. Fill in the details.					
Case title Case number	Nature of the case	Court or agency		Status of th	ne case
Check all that apply and fill in the details below No. Go to line 11.		erty repossessed, f	oreclosed, garnis	shed, attache	d, seized, or levied?
	Describe the Property		Date		Value of the
					property
	Explain what happened	1			
accounts or refuse to make a payment became No		luding a bank or fir	nancial institutior	n, set off any a	amounts from your
Creditor Name and Address	Describe the action the	creditor took	Date	action was	Amount
			taker	1	
court-appointed receiver, a custodian, or at		erty in the possess	ion of an assigne	e for the bend	efit of creditors, a
⊔ Yes					
List Certain Gifts and Contributions					
_ ' ' '	tcy, did you give any gifts	s with a total value	of more than \$60	0 per person	?
Yes. Fill in the details for each gift.					
Gifts with a total value of more than \$600 per person	Describe the gifts				Value
Person to Whom You Gave the Gift and Address:					
	Insiders include your relatives; any general pade which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony. No	Insider's include your felatives; any general partners; relatives of any gen of which you are an officer, director, person in control, or owner of 20% of a business you operate as a sole proprietor. 11 U.S.C. § 101. Include paralimony. INO Yes. List all payments to an insider. Insider's Name and Address Dates of payment Within 1 year before you filed for bankruptcy, did you make any pay insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider Insider's Name and Address Dates of payment List all payments to an insider Insider's Name and Address Dates of payment List all payments to an insider Insider's Name and Address Dates of payment List all such matters, including personal injury cases, small claims action modifications, and contract disputes. No Yes. Fill in the details. Case title Case number Within 1 year before you filed for bankruptcy, was any of your proper Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Creditor Name and Address Describe the Property Explain what happened Within 90 days before you filed for bankruptcy, did any creditor, inc accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. Creditor Name and Address Describe the action the Within 1 year before you filed for bankruptcy, was any of your proper court-appointed receiver, a custodian, or another official? No Yes List Certain Gifts and Contributions Within 2 years before you filed for bankruptcy, did you give any gifts No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and	Insider's Name and Address No	Insider's Name and Address Dates of payment Total amount pour insider? Insider's Name and Address Dates of payment Total amount paid No No Sea List all payments to an insider. Insider's Name and Address Dates of payment Total amount paid No Sea List all payments to an insider. Insider's Name and Address Dates of payment Total amount paid Amount you still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on a insider? Insider's Name and Address Dates of payment Total amount paid Amount you still owe Within 1 year before you filed for bankruptcy, which you make any payments or transfer any property on a insider? Insider's Name and Address Dates of payment Total amount paid Amount you still owe Total amount paid Amount you still	No Yes. List all payments to an insider. Insider's Name and Address Dates of payment Total amount paid Amount you still owe Reason for still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a dinsider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount paid Amount you reason for still owe Reason for still owe field or still owe and still owe field own include creations, divorces, collection suits, paternity actions, supported to still owe field own. Reason for still owe field or still own include for still ow

Case 17-13502 Doc 1 Filed 04/28/17 Entered 04/28/17 15:56:02 Desc Main Document Page 31 of 47 Case number (if known) Debtor 1 Michael Green 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Nο Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed **Charity's Name** Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address**

made

Person Who Made the Payment, if Not You Fernandez & Assoicates 108 Madson

12/2/16

\$500.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16.

|--|

Yes. Fill in the details.

Oak Park, IL 60302

Person Who Was Paid **Address**

Description and value of any property transferred

Date payment or transfer was made

Amount of payment

Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Person Who Received Transfer Address

Person's relationship to you

Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

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Debtor 1 Michael Green

19.	Within 10 years before you filed for bankruptc beneficiary? (These are often called asset-protein No		ny property to a	a self-settle	d trust or similar device o	of which you are a
	Yes. Fill in the details.					
	Name of trust	Description and v	alue of the pro	perty trans	sferred	Date Transfer was made
Par	rt 8: List of Certain Financial Accounts, Instr	uments, Safe Deposi	t Boxes, and S	torage Unit	ts	
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associa	other financial accou	nts; certificate	s of deposi		
	■ No □ Yes. Fill in the details.					
		ast 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed fo	r bankruptcy, a	ıny safe de _l	posit box or other deposit	ory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit or	place other than you	home within	l year befor	re you filed for bankruptc	y?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
Par	rt 9: Identify Property You Hold or Control fo	r Someone Else				
23.	Do you hold or control any property that some for someone.	eone else owns? Incl	ude any prope	rty you bor	rowed from, are storing fo	or, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
Par	rt 10: Give Details About Environmental Inform	mation				
For	the purpose of Part 10, the following definition	s apply:				
	Environmental law means any federal, state, o toxic substances, wastes, or material into the regulations controlling the cleanup of these states.	air, land, soil, surfac	e water, groun	• .		
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa	•	environmental	law, wheth	er you now own, operate	or utilize it or used
	Hazardous material means anything an enviro hazardous material, pollutant, contaminant, or		as a hazardou	s waste, ha	zardous substance, toxic	substance,

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Michael Green

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?								
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
25.	Have you notified any governmental unit of an	y release of hazardous material?							
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
26.	Have you been a party in any judicial or admin	istrative proceeding under any envi	ronmental law? Include settlements a	nd orders.					
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case					
Par	t 11: Give Details About Your Business or Co	nnections to Any Business							
27.	Within 4 years before you filed for bankruptcy,	, did you own a business or have an	y of the following connections to any	business?					
	☐ A sole proprietor or self-employed in a	trade, profession, or other activity,	either full-time or part-time						
	☐ A member of a limited liability compan	y (LLC) or limited liability partnershi	p (LLP)						
	☐ A partner in a partnership								
	☐ An officer, director, or managing execu	utive of a corporation							
	☐ An owner of at least 5% of the voting o	or equity securities of a corporation							
	■ No. None of the above applies. Go to Par	t 12.							
	lacksquare Yes. Check all that apply above and fill in	the details below for each business	•						
	Business Name D Address	escribe the nature of the business	Employer Identification number Do not include Social Security r						
		ame of accountant or bookkeeper	Dates business existed	iumber of friit.					
28.	Within 2 years before you filed for bankruptcy, institutions, creditors, or other parties.	, did you give a financial statement t		de all financial					
	■ No								
	☐ Yes. Fill in the details below.								
	Name Address (Number, Street, City, State and ZIP Code)	ate Issued							

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Debtor 1 Michael Green Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Michael Green Michael Green Signature of Debtor 2 Signature of Debtor 1 Date Date April 28, 2017 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

(Chapter 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
=	+ \$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$78.00 for expenses,

leaving a balance due for the filing fee of \$**0.00**.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:April 28, 2017	ingin to appear in court to object.
Signed:	
/s/ Michael Green	/s/ Bennie W Fernandez
Michael Green	Bennie W Fernandez
	Attorney for the Debtor(s)
Debtor(s)	
Do not sign this agreement if the amo	ounts are blank.

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In r	re Michael Green		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMP	ENSATION OF ATTOR	NEY FOR DI	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the f be rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy, of	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have received			500.00
				3,500.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed co	mpensation with any other person u	inless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed competopy of the agreement, together with a list of the			
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects	of the bankruptcy	case, including:
	a. Analysis of the debtor's financial situation, and redb. Preparation and filing of any petition, schedules, sc. Representation of the debtor at the meeting of credd. [Other provisions as needed]	tatement of affairs and plan which	may be required;	
6.	By agreement with the debtor(s), the above-disclosed	fee does not include the following	service:	
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for p	payment to me for r	epresentation of the debtor(s) in
	April 28, 2017	/s/ Bennie W Fern	andez	
_	Date	Bennie W Fernanc		
		Signature of Attorney Fernandez & Asso		
		108 Madison		
		Oak Park, IL 60302		
		708-386-1812 Fax bennie161@sbcgl		
		Name of law firm		

United States Bankruptcy CourtNorthern District of Illinois

		1 (of their District of Immos		
In re	Michael Green		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M	IATRIX	
	,			
		Number of	Creditors:	7
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to the bes	t of my
Date:	April 28, 2017	/s/ Michael Green Michael Green		_
		Signature of Debtor		

Afni Po Box 3427 Bloomington, IL 61702

City of Chicago Department of Revenue P.O. Box 88292 Chicago, IL 60680-1292

Comcast P.O. Box 3002 Southeastern, PA 19398-3002

Holy Cross 2701 W 68h Street Chicago, IL 60629

Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114

Santander Consumer USA Po Box 961245 Ft Worth, TX 76161

TCF Bank & Savings P.O. Box 1270 Minneapolis, MN 55480